

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Denise Eloyce Jones

a/k/a Denise Sturdivant

S.S. No.: xxx-xx-5534

Mailing Address: PO Box 331, Vass, NC 28394-

Case No. 10-81266

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on July 20, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 12, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 7/8/10	Lastname-SS#: Jones-5534		
RETAIN COLLATERAL & PAY DIRECTLY TO CREDITOR							
Retain	Creditor Name	Sch D #	Description of Collateral	SURRENDER COLLATERAL			
	Moore County Taxes		Mobile Home & Lot	None			
ARREARAGE CLAIMS							
Retain	Creditor Name	Sch D #	Arrearage Amount	(See ¶)	REJECTED EXECUTORY CONTRACTS/LEASES		
	Moore County Taxes			**	None		
				**			
				**			
				**			
	American General	1	\$2,743	**			
				**			
				**			
				**			
				**			
LIEN/DOUBT PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	American General	1	\$687	N/A	n/a	\$687.00	Mobile Home and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
STD SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	American General	2	\$12,868	5.00	\$129	\$265.67	2007 Dodge Caliber
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (up to par)							
Law Offices of John T. Orcutt, P.C.		Amount					
		\$2,600					
SECURED TAXES							
IRS Tax Liens		Secured Amt					
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS							
IRS Taxes		Amount					
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED DEBTS							
Amount							
DMI=	None(\$0)	None(\$0)					
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	\$1,094	per month for	60	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: **5.60** months.

Sch D # = The number of the secured debt as listed on Schedule D.
Adequate Protection = Monthly 'Adequate Protection' payment amt.
* = May include up to 2 post-petition payments.
* Co-sign protect on all debts so designated on the filed schedules.
** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Doctor's Vision Center 160 Hollow Road Pinehurst, NC 28374
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Elite Financial Services PO Box 18508 Kansas City, MO 64133
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Absolute Collection Service 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	Emergency Physicians Post Office Box 8160 Philadelphia, PA 19101
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Accounts Receivable Management, Inc Post Office Box 129 Thorofare, NJ 08086-0129	First Health Moore Regional Hospital Post Office Box 580484 Charlotte, NC 28258-0484
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	AIS, LLC 50 California Street Suite 1500 San Francisco, CA 94111	First Health PO Box 3000 Pinehurst, NC 28374
Experian P.O. Box 2002 Allen, TX 75013-2002	American General Financial Services 1725 S US Hwy 15 501 STE D Southern Pines, NC 28387-5175	First Premier Bank 3820 North Louise Avenue Sioux Falls, SD 57107-0145
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Anderson Crenshaw 6116 Central Exp Suite 1090 Dallas, IA 52061	First Savings Credit Card 500 E. 60th St. Sioux Falls, SD 57104
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	APX ALARM 5132 North 300 West Provo, UT 84604	IC Systems Post Office Box 64378 Saint Paul, MN 55164-4378
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Cashcall 1920 Main Street Suite 400 Irvine, CA 92614	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114-0326

Interstate Credit Collections
711 Coliseum Plaza Court
Winston Salem, NC 27106

Pinehurst Hip and Knee
Pinehurst Commons
Pinehurst, NC 28374

Mack W Jones Jr
Address Unknown

Pinehurst Surgical Clinic
35 Memorial Drive
Pinehurst, NC 28374

Mack W Jones, Jr
Address Unknown

Pinehurst Surgical Clinic, PA
Post Office Box 2000
Pinehurst, NC 28374-2000

Midnight Velvet
1112 7th Avenue
Monroe, WI 53566-1364

Sandpoint Capital LLC
Edith Solomon Building
Post Office Box 636
Charleston, Nevis, West Indies

Moore County Tax Collector
Post Office Box 428
Carthage, NC 28327-0428

Stern and Associates. PA
415 North Edgeworth Street
Suite #210
Greensboro, NC 27401

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

The Law Offices of John T. Orcutt, P.C.
6616-203 Six Forks Road
Raleigh, NC 27615

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

The Surgical Clinic
5 First Village Drive
Pinehurst, NC

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Online Information
PO Box 1489
Winterville, NC 28590

CERTIFICATE OF SERVICE

I, Jay Ballentine, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Jay Ballentine

Jay Ballentine